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two main problems of technique: (a) The analysis of the vocation or job; (b) The analysis of the man.

The lines of solution of the first question are so clearly marked that the problem has become primarily administrative.

The analysis of the man is an immensely more complex problem, involving the whole field of psychological analyses and tests. Because of its complexity, which baffles the average routine-burdened executive and because of its importance, charlatans, offering attractive short-cut solutions, are numerous.

An authoritative but semi-popular book, which traces the history of the development of human nature tests and separates fact from fallacy in the ready-made plans of some of the phrenological and physiognomic "experts" is, therefore, peculiarly welcome. The book is essentially a presentation of the problems and methods of that branch of applied psychology which deals with individual differences in mental constitution. In the present instance only those differences are considered which may seem to be significant in determining the individual's choice of a vocation, or in influencing the selection of workers from among a group of applicants or candidates. It is thoroughly worth careful reading by employment executives or vocational counsellors.

The appendix contains a comprehensive bibliography and some suggestive tests used at Columbia University.

J. H. W.

INSURANCE

HENDERSON, ROBERT. *Mortality Laws and Statistics*. Pp. v, 111. Price, \$1.25. New York: John Wiley and Sons.

This book is one of a series of mathematical monographs, published by Wiley and Sons and is the work of the Actuary of the Equitable Life Assurance Society of the United States. It is an excellent short treatise on mortality tables. While it requires a knowledge of calculus to follow all the calculations in the book, certain portions are available to the lay reader. The first chapter gives a description of all the mortality tables which have influenced the development of the science of life contingencies. The technical chapters deal with an analysis of probabilities of death and survival, formulas for the law of mortality, and the construction of mortality tables from insurance experience and from census and death returns.

B. D. M.

RUBINOW, I. M. *Standards of Health Insurance*. Pp. v, 322. Price, \$1.50. New York: Henry Holt and Company, 1916.

Assuming the need of a comprehensive system of health insurance in the United States and the fact that the need is rapidly coming to be realized, the author treats in detail the various problems that must be considered in drafting adequate laws dealing with the subject. The problem of compulsion is handled; the conclusion reached is that compulsory insurance is necessary for all persons earning less than \$1,200 or \$1,500 per annum if the problem is to be properly met. The fundamentals of a comprehensive system—medical care, sick benefits, mater-

nity benefits, funeral benefits—are outlined. The questions of cost and the distribution of the cost are carefully discussed. The author suggests that two-fifths of this cost be borne by the employer, two-fifths by the employees and the remaining one-fifth by the state. The administration of the insurance should be by mutual associations carrying on their work under state supervision. Careful consideration is given to the relation of any plan of health insurance to workmen's compensation and other forms of social insurance. In the concluding chapter estimates of cost are presented.

Mr. Joseph P. Chamberlain has contributed an appendix on the constitutionality of health insurance and Alexander Lambert one on the organization of medical aid.

This volume is timely and furnishes an interesting brief for the Model Bill on the subject prepared by the American Association for Labor Legislation.

A. F.

MANUFACTURING INDUSTRY

CLARK, VICTOR S. *History of Manufactures in the United States, 1607-1860*. Pp. xii, 675. Price, \$6.50. Washington: Carnegie Institution of Washington, 1916.

This is the second of the contributions to American economic history which have been written under the auspices of the Carnegie Institution of Washington. The work of coöperative research, which was begun almost fifteen years ago under the auspices of the American Economic Association and under the general direction of the late Carroll D. Wright, is now, under the editorship of Professor H. W. Farnam, beginning to yield its fruits.

Of the twenty chapters in the present volume that deal with the history of manufactures, nine cover the colonial period, eleven the period between 1790 and 1860. Dr. Clark first describes the colonial environment, British policy, and colonial legislation affecting manufactures. There was an abundance of raw materials and the colonists themselves frequently endeavored to stimulate manufactures by bounties, land grants, and similar devices, but British colonial policy was against their development, while greater gains were to be had in the more direct exploitation of the natural resources. But with the improvement of transportation facilities and of larger home markets domestic colonial manufactures began to expand. Scarce and unstable currency, however, proved a disturbing factor, as did also the scarcity of capital and labor. Two final interesting chapters on this period deal with the technology and organization of colonial manufactures, and with the sources of information.

Manufactures were stimulated by the cutting off of foreign supplies during the Revolution, but in the twenty-five years following the end of that struggle they suffered greatly from competition and from the greater profitableness of other industries. However, after the embargo and the tariff of 1816 they began to develop steadily. The spread of the factory system Dr. Clark attributes quite as much to the growth of markets in the South as to the invention of new processes and machines. The effects of tariff legislation, of the development of better transportation agencies, and of a more plentiful supply of capital and labor are